

DEED OF SUBSTITUTE APPOINTMENT

WHEREAS, Walter E. Sines and Patricia E. Sines, husband and wife, by Deed of Trust dated March 6, 1984, and recorded among the Land Records of Frederick County, Maryland, in Liber 1229, folio 812, did grant and convey unto C. Monroe Keeney and C. Edward Rhea, Trustees, certain real estate in said Deed of Trust described, in trust to secure the payment of a promissory note of even date with said Deed of Trust described, and

WHEREAS, the aforesaid Deed of Trust provides that the holder of the Note has the right, and is authorized and empowered to appoint by an instrument in writing, recorded in the County wherever the land is situated, a Substitute Trustee or Trustees in place and stead of any Trustee or Trustees appointed, who shall thereupon become vested with and succeed to all the title, power and duty hereby conferred upon the Trustees named herein, the same as if said Substitute Trustee or Trustees has been named original trustee by said Deed of Trust, and

WHEREAS, Fredericktown Bank & Trust Company, a body corporate duly organized under the banking laws of the State of Maryland, the "Beneficiary" named in said Deed of Trust, have in their possession the original Note secured by the Deed of Trust and are the legal holders and owners thereof and are the only parties having any interest in the indebtedness secured by said Deed of Trust.

RECD FEE 12.00

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NOW, THEREFORE, by virtue of the authority contained in said Deed of Trust the undersigned holders and owners of the indebtedness secured thereby do by these presents designate

7-16-87

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HOWARD R. STEPLER, JR.
ATTORNEY AT LAW
18 WEST CHURCH STREET
FREDERICK, MD 21701
301 662-6304

12.00